

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN**

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IN RE:	)	Case No.	19-26610-gmh
Rob Allen Vande Zande, Sr.	)	Chapter:	13
Debra Marie Vande Zande	)		
Debtor(s).	)	Judge G. Michael Halfenger	

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**ORDER DENYING MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

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Pursuant to the Motion for Relief of Freedom Mortgage Corporation (hereinafter “the Creditor”) with respect to the property located at 975 Whippoorwill Lane, Fond du Lac, WI 54935, this matter was heard on September 28, 2021, the Creditor appearing through its counsel Codilis, Moody & Circelli, P.C. by Matthew Comella and the Debtors appearing through by Christine Wolk and Jennifer Marchinowski appearing on behalf of the Chapter 13 Trustee and upon the arguments and statements of counsel and all the files, records and proceedings herein, a secured creditor herein,

IT IS HEREBY ORDERED that the motion is denied, subject to the following terms and provisions of this Order:

1. That the Creditor will be allowed to file a supplemental claim for outstanding post-petition amounts due totaling \$2,342.44 through September 30, 2021.

The arrearage is itemized as follows:

# of Missed Mortgage Payments	From	To	Monthly Payment Amount	Total Amount Missed
2	08/01/2021	09/01/2021	\$985.40	\$1,970.80
Less Suspense Balance				(\$866.36)
Attorney Fees/Cost				\$1,238.00
TOTAL ARREARAGE				\$2,342.44

2. That commencing with the October 1, 2021 payment and continuing through and including the March 1, 2022 payment, the Debtors shall make all monthly mortgage payments to the Creditor in sufficient time to be received on or before the 15<sup>th</sup> day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, the Creditor, its servicing agent or its counsel may submit an affidavit of default.

3. That commencing with the April 1, 2022 post-petition mortgage payment, the Debtors shall make all monthly mortgage payments to the Creditor in sufficient time to be received on or before the 15<sup>th</sup> day of each month in which each such payment is due. In the event any such payment is not received in a timely manner, counsel for the Creditor may request by letter another Hearing upon the Motion for Relief from the Automatic Stay.

4. This order is a Doomsday Order under this court's Uniform Procedure for Doomsday Orders; it incorporates and is subject to the Uniform Procedure for Doomsday Orders.

5. That the Court will not enforce the "doomsday provision" (but would enforce a letter renewal to which no objection was filed) for any post-petition payment defaults prior to the effective date of the Order. The effective date of this Order is 14-days after entry.

6. That pending further notice, the amount of the monthly mortgage payment is \$985.40 and payment shall be made to the Creditor at Freedom Mortgage, Attention: Cash Management, 10500 Kincaid Drive Fishers, IN 46037.

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